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THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE THE APPLICATION OF)
)
Christopher J. Stokes)
) Art Unit No: 2164
SERIAL NO: 09/665,769)
)
FILED: September 20, 2000)
)
FOR: Loan Modeller Method and)
Apparatus)

INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

RECEIVED

APR 05 2002

Technology Center 2100

Dear Sir,

In accordance with the provisions of 37 C.F.R. Sections 1.97-1.98, submitted herewith is Form PTO-1449 along with copies of the two references identified therein. These were cited as new references in an office action from the European Patent Office received by the Applicant on February 25th, 2002 and which constitutes the first knowledge of the applicant of the cited references. This Information Disclosure Statement is therefore being timely filed and no fee is required.

US 5,765,144 (Larche) discloses a computer system for interactively interviewing and educating a customer about their credit needs and available products. Based on the information obtained from the customer, the system determines which product will result in the lowest average monthly payment or the lowest average interest rate.

Cude et al. "Home Ownership: Can You Afford It?" describes a computer program that compares mortgage terms and strategies, allowing the user to evaluate the affordability of a proposed mortgage. The program also allows the user to select points in the life cycle of the mortgage when regular extra payments are made to reduce the principal and thus shorten the mortgage. Adjustable rate mortgages are allowed.

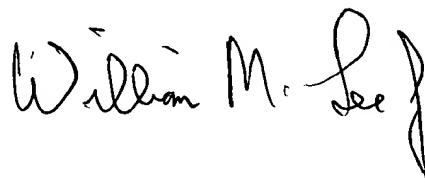
However, neither of these references describes or suggests a method for modelling loans which handles low-start or fast-start loans, regularly increasing repayments, reduced repayments for a specified period, or variable repayments over different months of the year, and visually displays to the user information indicating the repayments due over the term of the loan, as required by the present claim 1.

In summary, it is submitted that the claims of this application are clearly patentable over the references.

Examination of the application on its merits is awaited.

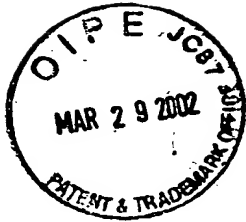
Date: 3/11/02

Respectfully Submitted



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Our File No 190-1463

Christ John Stokes

Loan Modeller Method and Apparatus

Serial No.: 09/665,769

Filing Date: September 20, 2000

Please acknowledge
receipt of the
enclosed:

1. Information Disclosure Statement
2. PTO Form 1449
3. 2 Cited References
4. First Class Mailing Certificate
5. Return Postcard

DUE DATE (If Any):

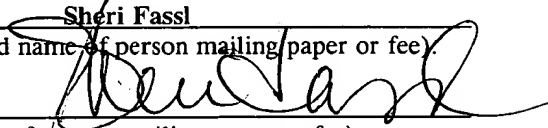
DATE SENT: March 21, 2002

Date of Deposit: March 21, 2002

I hereby certify that this paper or fee is being deposited with the United States Post Office, prepaid first class mail on the date indicated above and is addressed to The Honorable Commissioner of Patents and Trademarks, Washington, D.C. 20231-9998

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